

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

NANCY L GEIST

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:16-10629 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 24, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecl@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/30/2016 and confirmed on 8/23/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		48,687.08
Less Refunds to Debtor	1,220.01	
TOTAL AMOUNT OF PLAN FUND	_____	47,467.07

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,529.00	
Trustee Fee	2,363.27	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES	_____	5,892.27

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - TRUSTEE AMERICA Acct: 2927	0.00	0.00	0.00	0.00
	PRA RECEIVABLES MANAGEMENT LLC -, Acct: 9374	3,314.14	3,314.14	335.59	3,649.73
	US BANK TRUST NA - TRUSTEE AMERICA Acct: 2927	22,300.77	22,300.77	2,415.41	24,716.18
	DITECH FINANCIAL LLC(*)++ Acct: 2996	2,405.57	2,405.57	238.80	2,644.37
					31,010.28

Priority					
	KENNETH P SEITZ ESQ Acct:	0.00	0.00	0.00	0.00
	NANCY L GEIST Acct:	0.00	0.00	0.00	0.00
	NANCY L GEIST Acct:	1,066.16	1,066.16	0.00	0.00
	NANCY L GEIST Acct:	153.85	153.85	0.00	0.00
	LAW OFFICES OF KENNETH P SEITZ Acct:	0.00	0.00	0.00	0.00
	KENNETH P SEITZ ESQ Acct:	3,529.00	3,529.00	0.00	0.00

* * * N O N E * * *

Unsecured					
	CAPITAL ONE BANK NA** Acct: 1228	304.06	123.15	0.00	123.15
	CAPITAL ONE BANK NA** Acct: 5980	537.44	217.67	0.00	217.67
	LVNV FUNDING LLC, ASSIGNEE Acct: 4494	1,904.38	771.29	0.00	771.29
	QUANTUM3 GROUP LLC - AGENT COMEN Acct: 7986	652.16	264.13	0.00	264.13
	LVNV FUNDING LLC, ASSIGNEE	1,226.64	496.80	0.00	496.80

16-10629 TPA

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1866				
	DIRECT CHARGE	216.71	87.77	0.00	87.77
	Acct: 7120				
	DIVERSIFIED CONSULTANTS++	0.00	0.00	0.00	0.00
	Acct: 9946				
	FIRST COMMONWEALTH BANK*	0.00	0.00	0.00	0.00
	Acct: 6117				
	PREMIER BANKCARD LLC; JEFFERSON C	703.38	284.88	0.00	284.88
	Acct: 4373				
	PREMIER BANKCARD LLC; JEFFERSON C	396.26	160.49	0.00	160.49
	Acct: 0588				
	MONTGOMERY WARDS**	684.90	277.39	0.00	277.39
	Acct: 7290				
	PRA RECEIVABLES MANAGEMENT LLC - ,	10,771.30	4,362.48	0.00	4,362.48
	Acct: 3285				
	QUANTUM3 GROUP LLC AGNT - COMENI	522.29	211.53	0.00	211.53
	Acct: 8993				
	PEOPLES GAS LLC F/K/A PEOPLES TWP I	712.95	288.75	0.00	288.75
	Acct: 7871				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: 8627				
	THROUGH THE COUNTRY DOOR	0.00	0.00	0.00	0.00
	Acct: 3330				
	QUANTUM3 GROUP LLC AGNT - COMENI	1,854.96	751.28	0.00	751.28
	Acct: 3173				
	COUNTRY DOOR	136.85	55.43	0.00	55.43
	Acct: 7530				
	PA STATE EMPLOYEES CU/PSECU	4,538.63	1,838.19	0.00	1,838.19
	Acct: 5303				
	MIDLAND FUNDING LLC	921.69	373.29	0.00	373.29
	Acct: 8627				
	ALDRIDGE PITE LLP	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	SN SERVICING CORP(*)	0.00	0.00	0.00	0.00
	Acct:				
	VERIZON++	0.00	0.00	0.00	0.00
	Acct: 8157				
<hr/>					
<hr/>					
TOTAL PAID TO CREDITORS					
<hr/>					
TOTAL CLAIMED					
PRIORITY	0.00				
SECURED	28,020.48				
UNSECURED	26,084.60				

Date: 09/24/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteevdpa.com

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

NANCY L GEIST

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:16-10629 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Nancy L. Geist
Debtor

Case No. 16-10629-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: nsha

Page 1 of 3

Date Rcvd: Sep 27, 2021

Form ID: pdf900

Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2021:

Recip ID	Recipient Name and Address
db	+ Nancy L. Geist, 64 Perry Way, Punxsutawney, PA 15767-6331
cr	+ Peoples TWP, LLC, c/o Barbara Rodgers, 225 North Shore Drive, Pittsburgh, PA 15212-5861
cr	+ Wilmington Savings Fund Society, FSB, as trustee o, Michele A. De Witt, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933 San Diego, CA 92177-7921
14253189	+ CitiFinancial, 605 Munn Road E, Fort Mill, SC 29715-8421
14322618	CitiFinancial Servicing LLC, P.O. BOX 6043, Sioux Falls, SD 57117-6043
14253196	+ First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529
14253197	+ Montgomery Ward, 225 Broadhollow Road, Melville, NY 11747-4822
14253200	+ Peoples Gas Bankruptcy Department, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
14322857	+ Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15228303	+ U.S. Bank Trust National et al, c/o AHP Servicing LLC, 440 S. LaSalle St, Suite 1110, Chicago, IL 60605-1028
14749009	+ Wilmington Savings Fund Society, FSB, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfolioconversion.com	Sep 27 2021 23:39:40	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: bknotices@snsccom	Sep 27 2021 23:25:00	SN Servicing Corporation, 323 Fifth Street, PO Box 35, Eureka, CA 95502-0035
14262116	Email/Text: ally@ebn.phinsolutions.com	Sep 27 2021 23:24:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14253186	+ Email/Text: ally@ebn.phinsolutions.com	Sep 27 2021 23:24:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
14274934	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 27 2021 23:39:37	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14253187	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 27 2021 23:39:37	Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14253188	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 27 2021 23:39:42	Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500
14253190	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 27 2021 23:24:00	Comenity-Blair, P.O. Box 659707, San Antonio, TX 78265-9707
14274923	+ Email/Text: bankruptcy@scccompanies.com	Sep 27 2021 23:25:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14253191	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 27 2021 23:39:39	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872

District/off: 0315-1

User: nsha

Page 2 of 3

Date Recd: Sep 27, 2021

Form ID: pdf900

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14253192	+ Email/Text: bankruptcy@sccompanies.com	Sep 27 2021 23:25:00	Direct Charge, 1112 7th Avenue, Monroe, WI 53566-1364
14274920	+ Email/Text: bankruptcy@sccompanies.com	Sep 27 2021 23:25:00	Direct Charge, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14253194	+ Email/Text: bankruptcynotices@dcicollect.com	Sep 27 2021 23:25:00	Diversified Consultants, P.O. Box 551268, Jacksonville, FL 32255-1268
14253195	Email/Text: bankruptcynotice@fcbanking.com	Sep 27 2021 23:24:00	First Commonwealth Bank, Central Offices, Philadelphia and 6th Streets, P.O. Box 400, Indiana, PA 15701
14295834	Email/PDF: resurgentbknotifications@resurgent.com	Sep 27 2021 23:39:42	LVNV Funding, LLC its successors and assigns as, assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14307786	Email/PDF: resurgentbknotifications@resurgent.com	Sep 27 2021 23:39:30	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14305067	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 27 2021 23:25:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14274924	+ Email/Text: bankruptcy@sccompanies.com	Sep 27 2021 23:25:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14312037	+ Email/PDF: cbp@onemainfinancial.com	Sep 27 2021 23:39:46	ONEMAIN, 605 MUNN ROAD, FT. MILL, SC 29715-8421
14253198	+ Email/PDF: cbp@onemainfinancial.com	Sep 27 2021 23:39:46	OneMain Financial, 310 Ridge Avenue, Punxsutawney, PA 15767-1712
14400520	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 27 2021 23:39:52	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14286032	+ Email/Text: bankruptcynotices@psecu.com	Sep 27 2021 23:25:00	PSECU, PO BOX 67013, Harrisburg, PA 17106-7013
14253199	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 27 2021 23:24:00	Peebles, WFNNB, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
14301153	+ Email/Text: JCAP_BNC_Notices@jcap.com	Sep 27 2021 23:25:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
14273313	Email/Text: bnc-quantum@quantum3group.com	Sep 27 2021 23:24:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14273314	Email/Text: bnc-quantum@quantum3group.com	Sep 27 2021 23:24:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, P O Box 788, Kirkland, WA 98083-0788
14253201	+ Email/PDF: gecsed@recoverycorp.com	Sep 27 2021 23:39:49	Synchrony Bank/Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
14253202	+ Email/Text: bankruptcy@sccompanies.com	Sep 27 2021 23:25:00	Through the Country Door, 1112 7th Avenue, Monroe, WI 53566-1364
14905373	+ Email/Text: bknotices@snsccom	Sep 27 2021 23:25:00	U.S. Bank Trust National Association, as Trustee, C/O SN Servicing Corp., 323 5th Street, Eureka, CA 95501-0305
14253203	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Sep 27 2021 23:24:00	Verizon, P.O. Box 15026, Albany, NY 12212-5026
14253204	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 27 2021 23:24:00	Woman Within, P.O. Box 182273, Columbus, OH 43218-2273

TOTAL: 31

District/off: 0315-1

User: nscha

Page 3 of 3

Date Rcvd: Sep 27, 2021

Form ID: pdf900

Total Noticed: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank Trust National Association as Trustee of
14705981	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14253193	##+	Ditech Financial, P.O. Box 6172, Rapid City, SD 57709-6172
14319781	##+	Ditech Financial LLC, 2100 East Elliot Rd., Bldg 94 Dept T-120, Tempe, AZ 85284-1806

TOTAL: 1 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2021 at the address(es) listed below:

Name Email Address

Brian Nicholas

on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust A
bnicholas@kmllawgroup.com

Fred W. Freitag, IV

on behalf of Creditor U.S. Bank Trust National Association as Trustee of American Homeowner Preservation Trust Series 2015A+ fwfreitagiv@gmail.com LeopoldAssociatesPAX6428@projects.filevine.com

Kenneth P. Seitz

on behalf of Debtor Nancy L. Geist thedebterasers@aol.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeccf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 6